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FPM LET. 890-2

UNITED STATES CIVIL SERVICE COMMISSION

FEDERAL PERSONNEL MANUAL SYSTEM

LETTER

Washington 25, D. C. February 15, 1961 RH:CJN:hs

FPM LETTER NO. 890- 2

SUBJECT: Federal Employees Health Benefits Program: Contacts between Health Benefit Plan Carriers and Agencies.

Heads of Departments and Independent Establishments:

Supplements Nos. 3 and 7 of C.S.C. Departmental Circular 1024 request agencies not to accept "help" from a carrier's representative in explaining a health benefits plan to employees. The purpose of this request was to avoid any direct or indirect solicitation by carrier representatives for enrollment in any of the approved plans.

Some agencies and carriers have now suggested that the policy expressed in paragraph 1 above be relaxed to permit establishment of direct contact between agency officials concerned with health benefits and carrier representatives, and to admit carrier representatives to agency premises for the purpose of assisting enrolled employees who need help in filing claims or planning for medical care.

Appropriate agency (including installation) officials are now encouraged to establish and maintain contacts with local representatives of carriers for the purpose of equipping themselves to be of maximum service to employees. The Civil Service Commission will not object if an agency, in its discretion, admits an authorized representative of a carrier to agency premises. However, any contact with a representative of a carrier on agency premises should be controlled by the agency and limited to agency personnel who have responsibility under the health benefits program and to individual employees who have claim or benefit questions about that carrier's plan. Where an agency believes that a meeting of a group of employees enrolled in a plan with a representative of that plan would best serve the employees' needs, such a meeting may be arranged by the agency. Group meetings should be the exception rather than the rule and should be confined to matters which are of general interest.

INQUIRIES: Regional Office or Bureau of Retirement and Insurance

DUdley 6-3535 (Code 129, Extension 3535)

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Agencies should also understand that a carrier representative can give authoritative information only about the plan he represents. Questions not pertaining to the benefits of a plan - such as questions on enrollment and change of enrollment should not be taken up with carrier representatives.

Agencies are reminded that they should adhere scrupulously to a policy of equal treatment of all carriers. An agency which admits one carrier representative to its premises should similarly welcome authorized representatives of all approved carriers of plans in which installation employees are enrolled.

Carriers are being informed that their authorized representatives should be technically qualified to explain and assist with problems involving any phase of the benefit structure of their plan. They must at all times refrain from solicitation for membership in any plan, and must avoid any comparison of one plan with any other approved plan. An agency should report any instance of prohibited solicitation or comparison to the Civil Service Commission in Washington, D. C., if it occurs in the Washington metropolitan area. Any such violation in the field should be reported to the appropriate Commission regional office.

The headquarters offices of carriers are being supplied with copies of this supplement.

Warren B. Irons

Executive Director